



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [SPEND LIFE WISELY COMPANY, INC.](#)

City/State [DURANT, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [11,994,172](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SPEND LIFE WISELY COMPANY, INC.](#)

[1400 WEST MAIN STREET](#)

[DURANT, OK 74701](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1.....	17
Servicing, Securitization and Asset Sale Activities—Part 2.....	18
Servicing, Securitization and Asset Sale Activities—Part 3.....	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
Average assets (\$000)	11,219,301			9,112,548			9,427,267			7,561,976			6,659,653			
Net income (\$000)	121,351			79,334			115,902			48,426			91,053			
Number of BHCs in peer group	132			130			128			146			154			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Earnings and Profitability:																
Percent of Average Assets																
Net interest income (tax equivalent)	3.43	2.65	92	3.53	2.80	87	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80	
+ Non-interest income	2.04	1.09	88	2.48	1.21	88	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91	
- Overhead expense	3.50	2.21	92	4.12	2.59	90	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	
- Provision for credit losses	0.15	-0.12	96	0.58	0.66	46	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85	
+ Securities gains (losses)	0.03	0.01	91	0.18	0.03	96	0.13	0.02	95	0.04	0.01	91	-0.01	0	18	
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	46	0	0	45	
= Pretax net operating income (tax equivalent)	1.85	1.76	62	1.48	0.91	83	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37	
Net operating income	1.44	1.34	63	1.16	0.70	83	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66	
Net income	1.44	1.34	63	1.16	0.71	83	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66	
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41			1.11	1.41	35
Percent of Average Earning Assets																
Interest income (tax equivalent)	4.18	3.12	92	4.72	3.64	92	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85	
Interest expense	0.56	0.26	90	0.96	0.58	86	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62	
Net interest income (tax equivalent)	3.62	2.85	91	3.76	3.05	87	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80	
Losses, Allowance, and Past Due + Nonaccrual																
Net loan and lease losses / Average loans and leases	0.03	0.12	23	0.14	0.28	42	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49	
Earnings coverage of net loan and lease losses (X)	89.78	26.30	87	18.67	20.97	62	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.32	30	1.03	1.58	17	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32	
Allowance for loan and lease losses / Total loans and leases	1.05	1.30	29	0.99	1.55	16	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.58	37	0.90	0.71	70	0.72	0.71	58	1.05	0.56	86	1.29	0.57	90	
30-89 days past due loans and leases / Total loans and leases	0.20	0.29	43	0.19	0.37	35	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72	
Liquidity and Funding																
Net noncore funding dependence	10.73	-3.31	87	18.29	6.19	83	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35	
Net short-term noncore funding dependence	5.68	-9.17	90	6.44	-2.71	80	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32	
Net loans and leases / Total assets	77.55	58.81	90	77.51	63	88	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	
Capitalization																
Tier 1 leverage ratio	8.02	9.07	21	8.12	9.05	22	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10	
Holding company equity capital / Total assets	7.64	10.79	8	7.31	11.12	5	7.68	11.16	7	8.43	11.37	10	8.43	11.21	13	
Total equity capital (including minority interest) / Total assets	7.64	10.91	6	7.31	11.24	3	7.68	11.29	6	8.43	11.43	9	8.43	11.30	12	
Common equity tier 1 capital / Total risk-weighted assets	8.29	12.64	0	8.21	12.26	1	8.50	12.38	1	8.88	12.50	4	8.72	12.37	3	
Net loans and leases / Equity capital (X)	10.15	5.47	96	10.60	5.73	96	9.91	5.58	96	8.69	6.55	89	8.37	6.70	83	
Cash dividends / Net income	3.60	27.22	10	0	49.74	4	0	42.30	4	26.99	25.65	49	21.46	24.05	45	
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20			-0.29	35.12	7
Growth Rates																
Assets	15.65	9.51	78	31.65	16.67	87	29.79	16.68	83	15.67	8.66	81	11.51	9.35	70	
Equity capital	20.87	7.52	89	12.75	6.54	78	18.19	6.99	87	15.67	12.19	72	12.36	12.50	62	
Net loans and leases	15.71	-0.66	90	39.90	12.75	90	34.83	9.07	91	20.06	8.63	84	9.39	10.51	61	
Noncore funding	-19.65	-21.64	56	81.44	-6.57	96	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81	
Parent Company Ratios																
Short-term debt / Equity capital	0	0.55	39	0.26	0.92	76	0	0.77	38	0.29	0.01	93	0.34	0.03	92	
Long-term debt / Equity capital	17.36	10.65	77	20.93	13.73	77	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90	
Equity investment in subsidiaries / Equity capital	118.45	103.15	93	122.36	103.27	96	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94	
Cash from ops + noncash items + op expense / Op expense + dividends	166.13	155.61	63	278.34	142.45	88	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	311,207	277,972	361,638	320,749	273,999	11.96	271.97
Income from lease financing receivables.....	226	234	309	368	362	-3.42	-13.08
Fully taxable income on loans and leases.....	308,702	275,556	358,327	317,585	270,979	12.03	277.13
Tax-exempt income on loans and leases.....	2,731	2,650	3,620	3,532	3,382	3.06	32.00
Estimated tax benefit on income on loans and leases.....	705	659	875	853	1,010	7.06	-33.83
Income on loans and leases (tax equivalent).....	312,138	278,865	362,822	321,970	275,371	11.93	267.26
Investment interest income (tax equivalent).....	18,999	21,235	27,443	31,786	22,437	-10.53	80.37
Interest on balances due from depository institutions.....	499	853	988	4,461	4,100	-41.50	175.69
Interest income on other earning assets.....	1,385	1,332	1,627	1,114	1,126	3.98	241.98
Total interest income (tax equivalent)	333,021	302,285	392,880	359,331	303,034	10.17	246.50
Interest on time deposits of \$250K or more	3,912	8,975	11,129	15,196	5,554	-56.41	
Interest on time deposits < \$250K.....	9,345	22,687	28,192	31,045	18,765	-58.81	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,858	12,400	15,836	23,874	10,477	11.76	527.06
Interest on other borrowings and trading liabilities.....	10,358	11,768	15,602	15,617	14,715	-11.98	175.92
Interest on subordinated debt and mandatory convertible securities	7,212	5,478	7,882	6,048	6,038	31.65	
Total interest expense.....	44,685	61,308	78,641	91,780	55,549	-27.11	319.34
Net interest income (tax equivalent).....	288,336	240,977	314,239	267,551	247,485	19.65	237.42
Non-interest income.....	171,706	169,822	236,048	132,065	111,791	1.11	134.73
Adjusted operating income (tax equivalent)	460,042	410,799	550,287	399,616	359,276	11.99	190.06
Overhead expense.....	294,787	281,459	366,541	274,292	246,721	4.74	162.11
Provision for credit losses.....	12,684	39,787	48,573	15,942	18,055		143.92
Securities gains (losses)	2,806	12,035	12,037	3,032	-429	-76.68	189.28
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	155,421	101,421	147,089	112,617	94,071	53.24	270.85
Applicable income taxes	31,347	19,728	28,023	61,416	17	58.90	626840.00
Tax equivalent adjustments	2,723	2,359	3,164	2,775	3,001	15.43	88.18
Applicable income taxes (tax equivalent).....	34,070	22,087	31,187	64,191	3,018	54.25	2246.42
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	121,351	79,334	115,902	48,426	91,053	52.96	199.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	121,351	79,334	115,902	48,426	91,053	52.96	199.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	121,351	79,334	115,902	48,426	91,053	52.96	199.95
Investment securities income (tax equivalent).....	18,999	21,235	27,443	31,786	22,437	-10.53	80.37
US Treasury and agency securities (excluding mortgage-backed securities)	307	1,311	1,402	4,837	3,561	-76.58	-89.86
Mortgage-backed securities	7,604	10,439	12,966	16,798	10,206	-27.16	19.09
All other securities	11,088	9,485	13,075	10,151	8,670	16.89	890.12
Cash dividends declared.....	4,373	0	0	13,068	19,539		-81.60
Common	4,373	0	0	13,068	19,539		-81.60
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.96	2.90	93	4.42	3.35	93	4.17	3.27	93	4.75	4.19	85	4.55	4.08	86
Less: Interest expense	0.53	0.24	90	0.90	0.54	86	0.83	0.48	88	1.21	0.95	76	0.83	0.75	60
Equals: Net interest income (tax equivalent)	3.43	2.65	92	3.53	2.80	87	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80
Plus: Non-interest income	2.04	1.09	88	2.48	1.21	88	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91
Equals: adjusted operating income (tax equivalent)	5.47	3.80	93	6.01	4.06	93	5.84	4.04	93	5.28	4.16	85	5.39	4.27	87
Less: Overhead expense	3.50	2.21	92	4.12	2.59	90	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
Less: Provision for credit losses	0.15	-0.12	96	0.58	0.66	46	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	91	0.18	0.03	96	0.13	0.02	95	0.04	0.01	91	-0.01	0	18
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.85	1.76	62	1.48	0.91	83	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37
Less: Applicable income taxes (tax equivalent)	0.40	0.41	58	0.32	0.21	80	0.33	0.23	78	0.85	0.35	97	0.05	0.32	5
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.44	1.34	63	1.16	0.70	83	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.44	1.34	63	1.16	0.71	83	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66
Memo: Net income (last four quarters)	1.43	1.30	66	1.15	0.81	77	1.23	0.82	81	0.64	1.19	9	1.37	1.22	66
Net income—BHC and noncontrolling (minority) interest	1.44	1.35	61	1.16	0.72	83	1.23	0.83	81	0.64	1.19	9	1.37	1.22	66
Margin Analysis															
Average earning assets / Average assets	94.65	93.09	68	93.68	92.11	70	94.07	92.32	71	93.98	93.22	59	91.99	93.23	34
Average interest-bearing funds / Average assets	68.86	61.98	77	70.85	64.67	77	70.22	64.06	76	70.44	70.66	49	68.43	70.70	40
Interest income (tax equivalent) / Average earning assets	4.18	3.12	92	4.72	3.64	92	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85
Interest expense / Average earning assets	0.56	0.26	90	0.96	0.58	86	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62
Net interest income (tax equivalent) / Average earning assets	3.62	2.85	91	3.76	3.05	87	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.73	4.07	84	5.37	4.35	89	5.01	4.27	86	5.87	4.98	89	5.70	4.85	90
Interest-bearing bank balances	0.17	0.13	87	0.66	0.36	89	0.39	0.27	82	2.16	2.26	52	1.84	1.88	49
Federal funds sold and reverse repos	1.23	0.25	91	1.28	0.75	79	1.28	0.68	80		2.02			1.50	
Trading assets		0.45			0.65			0.60			0.49			0.70	
Total earning assets	4.15	3.09	93	4.68	3.61	92	4.39	3.51	93	5.02	4.47	87	4.90	4.33	85
Investment securities (tax equivalent)	2.22	1.77	81	2.39	2.36	50	2.35	2.25	61	2.54	2.74	29	2.23	2.69	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.88	1.23	84	2.23	1.85	69	2.07	1.75	67	2.51	2.54	51	1.87	2.20	38
Mortgage-backed securities	1.73	1.55	68	2.65	2.17	92	2.49	2.05	90	2.42	2.54	34	2.01	2.44	6
All other securities	2.70	2.85	48	2.79	3.28	31	2.80	3.24	34	2.94	3.80	22	2.73	3.74	16
Interest-bearing deposits	0.54	0.22	94	1.08	0.60	90	0.99	0.53	90	1.48	1.13	77	0.88	0.85	56
Time deposits of \$250K or more	1.47	0.70	98	2.37	1.53	96	2.28	1.42	96	2.68	2.13	95	1.27	1.57	21
Time deposits < \$250K	1.30	0.67	93	2.01	1.47	92	1.95	1.36	92	2.19	1.91	76	1.60	1.42	66
Other domestic deposits	0.34	0.16	89	0.48	0.41	70	0.43	0.36	71	0.87	0.86	55	0.44	0.64	36
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.47	0.18	89	0.78	0.71	69	0.73	0.62	71	0.89	1.23	43	0.40	1.03	33
Other borrowed funds and trading liabilities	1.58	1.29	63	1.62	1.54	56	1.48	1.50	50	3.07	1.03	96	2.58	2.10	86
All interest-bearing funds	0.77	0.38	90	1.27	0.82	85	1.19	0.74	85	1.72	1.34	78	1.22	1.06	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses															
Total non-interest income		171,706		169,822		236,048		132,065		111,791					
Fiduciary activities income		278		240		353		293		269					
Service charges on deposit accounts - domestic		12,735		11,356		15,697		17,379		16,035					
Trading revenue.....		0		0		0		0		0					
Investment banking fees and commissions.....		1,345		1,037		1,355		1,272		1,193					
Insurance activities revenue.....		11,107		12,452		15,840		10,887		10,585					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		34,871		14,486		27,923		21,764		28,730					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		76,994		84,220		125,521		41,167		-827					
Other non-interest income.....		34,376		46,031		49,359		39,303		55,806					
Total overhead expenses		294,787		281,459		366,541		274,292		246,721					
Personnel expense.....		183,093		178,280		231,813		164,809		142,305					
Net occupancy expense.....		23,647		22,508		30,244		25,852		25,079					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		8,483		8,554		11,405		10,687		10,687					
Other operating expenses.....		79,564		72,117		93,079		72,944		68,650					
Fee income on mutual funds and annuities.....		1,345		1,037		1,355		1,272		1,194					
Memoranda															
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0					
Number of equivalent employees		1,862		1,720		1,759		1,604		1,452					
Average personnel expense per employee.....		98.33		103.65		131.79		102.75		98.01					
Average assets per employee.....		6,025.40		5,297.99		5,359.45		4,714.45		4,586.54					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.78	2.14	36	0.61	2.09	34	0.57	2.02	35	0.96	0.66	77	1.07	1.69	52
Overhead expenses / Net Interest Income + non-interest income	64.46	58.85	72	68.91	62.06	78	66.99	62.28	73	69.12	61.79	81	69.25	61.22	82
Percent of Average Assets															
Total overhead expense	3.50	2.21	92	4.12	2.59	90	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
Personnel expense.....	2.18	1.23	96	2.61	1.30	97	2.46	1.30	96	2.18	1.50	89	2.14	1.46	90
Net occupancy expense.....	0.28	0.24	69	0.33	0.26	78	0.32	0.26	73	0.34	0.32	63	0.38	0.31	72
Other operating expenses.....	1.05	0.72	87	1.18	0.95	76	1.11	0.94	76	1.11	0.76	86	1.19	0.79	87
Overhead less non-interest income	1.46	1.08	82	1.63	1.27	76	1.38	1.25	62	1.88	1.65	72	2.03	1.65	80
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.08	58.34	73	68.52	61.60	78	66.61	61.82	73	68.64	59.91	83	68.67	60.51	83
Personnel expense.....	39.80	32.89	87	43.40	32.31	93	42.13	32.36	92	41.24	34.17	86	39.61	34.42	83
Net occupancy expense.....	5.14	6.26	31	5.48	6.55	30	5.50	6.58	31	6.47	7.50	32	6.98	7.33	41
Other operating expenses.....	19.14	18.68	53	19.64	22.16	45	18.99	22.28	41	20.93	17.93	72	22.08	18.28	83
Total non-interest income	37.32	28.20	73	41.34	28.52	79	42.90	28.83	81	33.05	19.83	91	31.12	20.30	85
Fiduciary activities income	0.06	2.27	28	0.06	2.06	27	0.06	2.09	27	0.07	1.61	47	0.07	1.95	44
Service charges on domestic deposit accounts	2.77	3.25	39	2.76	3.23	40	2.85	3.27	41	4.35	3.21	70	4.46	3.58	64
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions.....	0.29	2.46	23	0.25	2.59	19	0.25	2.46	19	0.32	0.91	45	0.33	0.85	45
Insurance activities revenue.....	2.41	0.38	93	3.03	0.41	93	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49
Net servicing fees	7.58	0.56	96	3.53	-0.04	97	5.07	0.01	98	5.45	0.22	97	8	0.52	97
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	16.74	3.64	94	20.50	3.74	93	22.81	3.92	94	10.30	2.27	88	-0.23	1.98	6
Other non-interest income.....	7.47	9.39	42	11.21	9.49	70	8.97	9.65	54	9.84	7.41	77	15.53	7.05	92
Overhead less non-interest income	26.75	29.67	34	27.18	31.97	32	23.71	31.93	26	35.59	39.47	36	37.56	39.75	44
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.17	21.49	34	19.45	18.64	50	19.05	18.63	46	54.54	21.51	98	0.02	18.37	5
Applicable income tax + TE / Pretax net operating income + TE	21.92	23.11	34	21.78	22.16	40	21.20	21.18	42	57	23.31	98	3.21	21.35	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,143,828	6,382,825	6,593,453	5,020,516	4,223,878	27.59	387.85	
Commercial and industrial loans	960,428	1,387,960	1,240,448	656,031	453,433	-30.80	155.69	
Loans to individuals	136,469	169,115	142,468	174,838	170,939	-19.30	-6.12	
Loans to depository institutions and acceptances of other banks	0	2	0	0	1	-100.00		
Agricultural loans	60,626	61,537	59,980	62,323	64,145	-1.48	16.08	
Other loans and leases	111,419	121,287	107,693	103,120	100,126	-8.14	106.81	
Less: Unearned income	12,330	3,277	13,088	2,941	3,913	276.26	220.59	
Loans and leases, net of unearned income	9,400,440	8,119,449	8,130,954	6,013,887	5,008,609	15.78	310.04	
Less: Allowance for loan and lease losses	98,778	80,785	87,936	48,434	39,914	22.27	343.53	
Net loans and leases	9,301,662	8,038,664	8,043,018	5,965,453	4,968,695	15.71	309.71	
Debt securities that reprice or mature in over 1 year	1,071,644	1,000,539	962,316	1,068,698	1,025,085	7.11	65.80	
Mutual funds and equity securities	26	60	66	91	31	-56.67	-50.00	
Subtotal	10,373,332	9,039,263	9,005,400	7,034,242	5,993,811	14.76	255.65	
Interest-bearing bank balances	329,851	149,105	570,029	205,776	293,012	121.22	289.31	
Federal funds sold and reverse repos	82,516	128,150	51,527	0	0	-35.61		
Debt securities that reprice or mature within 1 year	141,738	143,014	140,183	177,534	98,182	-0.89	120.24	
Trading assets	0	0	0	0	0			
Total earning assets	10,927,437	9,459,532	9,767,139	7,417,552	6,385,005	15.52	256.43	
Non-interest-bearing cash and due from depository institutions	223,685	208,226	101,330	108,375	83,198	7.42	376.16	
Premises, fixed assets, and leases	236,115	197,570	204,951	177,999	152,766	19.51	289.51	
Other real estate owned	9,877	15,217	12,426	9,899	11,481	-35.09	119.20	
Investment in unconsolidated subsidiaries	3,167	3,178	3,165	3,186	3,187	-0.35	174.67	
Intangible and other assets	593,891	487,516	478,686	425,193	403,231	21.82	198.00	
Total assets	11,994,172	10,371,239	10,567,697	8,142,204	7,038,868	15.65	255.03	
Quarterly average assets	11,690,423	10,032,563	10,371,423	7,994,140	6,925,048	16.52	252.04	
Average loans and leases (YTD)	8,805,253	6,928,583	7,237,524	5,488,555	4,827,270	27.09	310.14	
Memoranda								
Loans held-for-sale	257,915	261,685	288,413	107,866	51,420	-1.44	242.83	
Loans not held-for-sale	9,142,525	7,857,764	7,842,541	5,906,021	4,957,189	16.35	312.32	
Real estate loans secured by 1–4 family	3,022,520	2,363,592	2,267,952	1,798,644	1,323,480	27.88	344.89	
Commercial real estate loans	4,946,216	3,865,517	4,163,141	3,069,609	2,765,163	27.96	444.55	
Construction and land development	1,894,074	1,413,987	1,569,731	1,182,131	994,158	33.95	452.74	
Multifamily	492,111	287,306	346,229	122,792	178,212	71.28	628.75	
Nonfarm nonresidential	2,560,031	2,164,224	2,247,181	1,764,686	1,592,793	18.29	413.94	
Real estate loans secured by farmland	175,092	153,716	162,360	152,263	135,235	13.91	114.51	
Total investment securities	1,213,408	1,143,613	1,102,565	1,246,323	1,123,298	6.10	70.72	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	41,165	34,927	193,490	175,721	-100.00	-100.00	
Municipal securities	502,701	497,912	490,706	311,105	383,811	0.96	636.45	
Mortgage-backed securities	634,241	573,254	530,135	709,032	558,869	10.64	38.21	
Asset-backed securities	76,440	31,222	46,731	32,605	4,866	144.83		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	26	60	66	91	31	-56.67	-50.00	
Available-for-sale securities	1,213,382	1,143,553	1,102,499	1,246,232	1,123,298	6.11	70.72	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	41,165	34,927	193,490	175,721	-100.00	-100.00	
Municipal securities	502,701	497,912	490,706	311,105	383,811	0.96	636.45	
Mortgage-backed securities	634,241	573,254	530,135	709,032	558,869	10.64	38.21	
Asset-backed securities	76,440	31,222	46,731	32,605	4,866	144.83		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	31		-100.00	
Held-to-maturity securities appreciation (depreciation)	35,212	49,361	53,628	20,592	-12,746	-28.66	195.40	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	920,585	644,654	670,754	833,860	737,908	42.80	45.29	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,841,772	2,228,866	2,346,960	1,531,020	695,288	27.50	400.25
NOW, ATS and transaction accounts	2,846,782	1,584,342	1,649,664	1,009,848	308,741	79.68	993.14
Time deposits less brokered deposits < \$250K	-80,969	895,889	775,757	1,232,599	1,280,209		
MMDA and other savings accounts	3,403,465	2,417,257	2,769,942	2,020,792	2,941,615	40.80	227.67
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,011,050	7,126,354	7,542,323	5,794,259	5,225,853	26.45	326.23
Time deposits of \$250K or more	305,132	439,436	427,393	565,308	500,969	-30.56	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	122,811	122,101	158,418	133,096	122,998	0.58	60.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	21,134	23,418	9,335	266,311	182,807	-9.75	-76.24
Other borrowings w/remaining maturity over 1 year	448,525	946,999	782,451	194,641	134,865	-52.64	262.99
Brokered deposits < \$250K	771,044	544,748	450,966	221,426	46,181	41.54	
Noncore funding	1,668,646	2,076,702	1,828,563	1,380,782	987,820	-19.65	87.08
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	248,391	250,980	247,125	191,364	190,117	-1.03	464.81
Other liabilities	149,679	159,001	138,340	89,315	41,618	-5.86	331.28
Total liabilities	11,077,766	9,613,037	9,756,351	7,455,720	6,445,408	15.24	259.12
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	70	68	0.00	45.83
Common surplus	288,968	287,412	288,564	287,671	262,164	0.54	516.73
Retained earnings	652,402	498,856	535,424	419,522	384,164	30.78	167.51
Accumulated other comprehensive income	29,577	17,484	28,169	18,269	-12,691	69.17	148.13
Other equity capital components	-54,611	-45,620	-40,881	-39,048	-40,245		
Total holding company equity capital	916,406	758,202	811,346	686,484	593,460	20.87	212.15
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	916,406	758,202	811,346	686,484	593,460	20.87	212.15
Total liabilities and capital	11,994,172	10,371,239	10,567,697	8,142,204	7,038,868	15.65	255.03
Memoranda							
Non-interest-bearing deposits	2,841,772	2,228,866	2,346,960	1,531,020	1,476,848	27.50	368.07
Interest-bearing deposits	7,245,454	5,881,672	6,073,722	5,049,973	4,296,155	23.19	243.40
Total deposits	10,087,226	8,110,538	8,420,682	6,580,993	5,773,003	24.37	271.26
Long-term debt that reprices within 1 year	5,996	21,418	9,335	10,223	10,425	-72.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	811,346	686,484	686,484	593,460	528,190		
Accounting restatements	0	0	0	0	0		
Net income	121,351	79,334	115,902	48,426	91,053		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	20,000	0		
Sale of treasury stock	7,501	5,000	15,454	13,500	0		
Less: Purchase of treasury stock	17,421	6,832	11,675	5,500	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	4,373	0	0	13,068	19,539		
Change in other comprehensive income	1,407	-784	9,900	30,961	-6,244		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,405	-5,000	-4,719	-1,295	0		
Holding company equity capital, ending balance	916,406	758,202	811,346	686,484	593,460		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	67.90	36.06	95	61.54	36.66	91	62.39	36.22	92	61.66	52.67	70	60.01	53.63	65
Commercial and industrial loans	8.01	11.11	36	13.38	14.40	43	11.74	13.52	41	8.06	11.45	38	6.44	11.42	26
Loans to individuals	1.14	3.60	45	1.63	3.57	49	1.35	3.40	48	2.15	2.71	68	2.43	2.65	70
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	61	0	0.03	31	0	0	44	0	0	89
Agricultural loans.....	0.51	0.21	82	0.59	0.20	85	0.57	0.19	84	0.77	0.53	74	0.91	0.47	78
Other loans and leases.....	0.93	4.26	18	1.17	4.66	20	1.02	4.63	17	1.27	1.08	69	1.42	2.64	43
Net loans and leases.....	77.55	58.81	90	77.51	63	88	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34
Debt securities over 1 year.....	8.93	18.32	15	9.65	14.80	25	9.11	15.55	23	13.13	13.66	49	14.56	13.20	59
Mutual funds and equity securities	0	0.05	28	0	0.06	31	0	0.05	30	0	0.06	39	0	0.05	40
Subtotal	86.49	78.17	80	87.16	79.07	82	85.22	78.16	75	86.39	86.76	40	85.15	87.24	28
Interest-bearing bank balances	2.75	9.37	13	1.44	6.40	12	5.39	7.51	37	2.53	2.97	53	4.16	2.30	78
Federal funds sold and reverse repos	0.69	0.53	79	1.24	0.80	84	0.49	0.82	80	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.18	1.51	55	1.38	1.85	50	1.33	1.68	51	2.18	2.10	63	1.39	2.14	54
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	91.11	91.57	45	91.21	90.87	56	92.42	91.05	66	91.10	92.39	33	90.71	92.24	30
Non-interest cash and due from depository institutions.....	1.86	0.99	96	2.01	1.03	95	0.96	1.07	38	1.33	1.14	62	1.18	1.25	43
Other real estate owned.....	0.08	0.01	92	0.15	0.03	94	0.12	0.02	94	0.12	0.04	85	0.16	0.04	89
All other assets.....	7.03	7.39	47	6.78	8.03	33	6.62	7.82	37	7.57	6.41	66	8.11	6.39	75
Memoranda															
Short-term investments	4.62	12.31	15	4.05	10.21	22	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0.40	0.59	54	0.33	0.63	53	2.38	1.25	76	2.50	1.67	72
Municipal securities	4.19	1.70	81	4.80	1.60	87	4.64	1.69	84	3.82	2.58	71	5.45	2.66	82
Mortgage-backed securities	5.29	13.46	17	5.53	11.20	21	5.02	11.75	16	8.71	9.38	51	7.94	8.73	51
Asset-backed securities	0.64	0.47	72	0.30	0.31	71	0.44	0.32	75	0.40	0.30	81	0.07	0.26	74
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.53	15	0	0.52	16
Loans held-for-sale.....	2.15	0.50	90	2.52	0.52	93	2.73	0.52	93	1.32	0.39	87	0.73	0.29	86
Loans held for investment	76.22	58.34	90	75.76	63.22	85	74.21	61.72	86	72.54	72.01	47	70.43	73.24	34
Real estate loans secured by 1–4 family	25.20	11.57	90	22.79	12.28	90	21.46	11.91	90	22.09	16.02	76	18.80	16.83	63
Revolving	1.07	1.44	49	1.03	1.72	39	1.10	1.66	46	1.18	2.24	36	1.06	2.43	30
Closed-end, secured by first liens	23.96	9.73	91	21.55	10.10	90	20.17	9.81	90	20.63	13.07	80	17.45	13.60	69
Closed-end, secured by junior liens	0.17	0.19	62	0.21	0.24	54	0.19	0.22	56	0.29	0.37	45	0.30	0.41	49
Commercial real estate loans	41.24	22.35	91	37.27	22.30	86	39.39	22.22	91	37.70	33.26	66	39.28	33.39	70
Construction and land development.....	15.79	3.40	99	13.63	3.47	97	14.85	3.40	99	14.52	5	96	14.12	4.78	96
Multifamily.....	4.10	3.32	69	2.77	3.10	53	3.28	3.12	62	1.51	4.76	23	2.53	5.12	40
Nonfarm nonresidential	21.34	14.65	75	20.87	14.72	69	21.26	14.72	72	21.67	21.85	50	22.63	21.85	54
Real estate loans secured by farmland.....	1.46	0.35	89	1.48	0.33	88	1.54	0.33	90	1.87	0.95	78	1.92	0.88	81

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	86.63	60.51	92	78.61	56.15	90	81.09	57.15	90	83.48	72.74	72	84.33	72.88	73
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	32.15	20	85	29.11	19.51	81	27.89	19.43	79	29.91	22.29	76	26.42	23.13	61
Real estate loans secured by 1–4 family.....	1.36	2.47	39	1.32	2.66	32	1.43	2.64	36	1.59	3.13	34	1.49	3.34	32
Revolving	30.79	17.35	85	27.79	16.64	85	26.46	16.59	82	28.32	18.71	79	24.94	19.33	69
Closed-end.....	52.62	37.13	80	47.61	33.63	78	51.20	34.63	84	51.04	46.16	64	55.21	45.57	75
Construction and land development.....	20.15	5.69	97	17.41	5.18	96	19.31	5.26	98	19.66	6.97	95	19.85	6.53	96
1–4 family.....	9.36	1.19	99	7.24	0.94	99	7.80	0.93	99	8.52	1.47	98	7.35	1.52	97
Other.....	10.79	4.46	96	10.17	4.09	94	11.51	4.19	96	11.14	5.34	90	12.50	4.90	96
Multifamily.....	5.23	5.41	60	3.54	4.78	44	4.26	4.96	51	2.04	6.42	19	3.56	6.76	39
Nonfarm nonresidential	27.23	24.45	54	26.65	22.19	61	27.64	22.93	60	29.34	30.59	46	31.80	30.16	57
Owner-occupied.....	6.48	8.31	40	5.46	7.46	36	6.23	7.68	40	6.72	10.68	23	6.79	10.31	28
Other.....	20.75	15.83	66	21.19	14.52	77	21.41	14.95	75	22.62	19.36	69	25.01	19.35	74
Real estate loans secured by farmland.....	1.86	0.61	83	1.89	0.52	83	2	0.54	84	2.53	1.38	77	2.70	1.27	80
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	61	0	0.06	31	0	0	44	0	0	89
Commercial and industrial loans	10.22	19.45	16	17.09	22.98	29	15.26	22.17	24	10.91	16.16	34	9.05	16.21	23
Loans to individuals	1.45	6.58	37	2.08	6.23	45	1.75	6.13	43	2.91	4	66	3.41	3.89	70
Credit card loans	0	0.51	49	0.08	0.63	61	0.12	0.65	62	0.11	0.04	80	0.12	0.04	84
Agricultural loans.....	0.64	0.38	77	0.76	0.31	83	0.74	0.32	82	1.04	0.78	73	1.28	0.69	78
Other loans and leases.....	1.19	8.42	15	1.49	9.11	16	1.32	9.09	15	1.71	1.48	69	2	3.74	45
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	809	383.43	98	763.37	387.92	96	745.78	381.27	96	690.38	493.53	86	688.73	505.61	84
Real estate loans secured by 1–4 family.....	300.25	124.74	93	282.68	130.23	92	256.53	125.03	91	247.34	151.03	82	215.80	161.34	75
Revolving	12.70	15.53	51	12.79	18.32	44	13.15	17.42	48	13.16	21.25	42	12.14	23.52	38
Closed-end.....	287.55	107.54	93	269.89	110.40	92	243.37	106.14	92	234.17	127.10	83	203.66	134.73	79
Commercial real estate loans	491.35	238.58	93	462.31	237.16	92	470.89	234.65	93	422.11	311.74	80	450.87	316.03	85
Construction and land development.....	188.15	36.07	99	169.11	36.48	99	177.55	35.62	99	162.56	46.63	99	162.10	44.92	99
1–4 family.....	87.39	7.44	99	70.32	6.64	99	71.72	6.34	99	70.45	9.52	98	60.05	10.21	97
Other.....	100.76	28.34	99	98.79	28.60	97	105.83	28.16	98	92.11	35.90	95	102.05	33.75	96
Multifamily.....	48.89	35.29	75	34.36	32.93	63	39.16	32.74	69	16.89	44.76	28	29.06	48.38	45
Nonfarm nonresidential	254.31	156.30	84	258.84	156.60	83	254.18	155.06	84	242.67	206.64	69	259.71	208.15	70
Owner-occupied.....	60.54	52.63	59	53.05	52.43	54	57.29	52.37	58	55.59	71.54	35	55.46	70.68	35
Other.....	193.77	100.99	91	205.78	101.87	93	196.89	100.54	92	187.07	130.65	79	204.25	134.17	83
Real estate loans secured by farmland.....	17.39	3.67	90	18.38	3.43	91	18.36	3.44	91	20.94	8.66	80	22.05	8.13	83
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	60	0	0.28	31	0	0.01	44	0	0.01	89
Commercial and industrial loans	95.41	116.17	45	166	150.16	56	140.31	139.91	52	90.21	106.70	46	73.93	107.07	36
Loans to individuals	13.56	36.56	47	20.23	36.83	52	16.11	37.47	51	24.04	24.83	69	27.87	24.45	73
Credit card loans	0.01	2.58	50	0.83	3.28	61	1.10	3.30	64	0.91	0.24	84	0.99	0.24	86
Agricultural loans.....	6.02	2.03	84	7.36	1.99	86	6.78	1.88	86	8.57	4.86	76	10.46	4.49	79
Other loans and leases.....	11.07	47.63	21	14.51	49.92	23	12.18	49.54	21	14.18	10.25	71	16.33	25.58	51
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.30	29.25	86	42.34	26.62	87	45.17	27.32	89	44.59	35.38	76	48.82	35.09	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	432.41	187.63	94	411.18	186.45	94	415.42	183.76	94	368.73	239.13	85	398.74	243.62	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	492.95	244.92	93	464.23	243.47	92	472.70	240.85	93	424.32	315.15	79	454.20	318.90	85

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,850,041	2,014,544	1,415,994
Commit: Secured commercial real estate loans	2,426,417	1,834,146	2,305,250	1,556,610	1,065,491
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	22,514	25,767	20,563
Securities underwriting	32,386	29,561	33,826	28,233	20,081
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	499,999	613,332	524,461	288,204	204,209
Written options contracts (interest rate)	392,233	630,554	559,802	247,532	166,041
Purchased options contracts (interest rate)	507,000	28,000	29,000	61,000	40,000
Interest rate swaps	702,034	702,034	702,034	100,000	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan commitments (reported semiannually, June/Dec)					26.97	22.01	74	24.74	16.97	86	20.12	17.31	69		
Standby letters of credit	0.27	0.66	27	0.29	0.72	28	0.32	0.71	33	0.35	0.36	57	0.29	0.35	49
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0	47	0	0	47
Derivative contracts	17.52	47.31	50	19.03	51.49	46	17.18	48.62	44	8.56	2.95	82	5.83	6.51	58
Interest rate contracts	17.52	35.15	53	19.03	36.10	48	17.18	34.36	46	8.56	2.87	82	5.83	6.40	58
Interest rate futures and forward contracts	4.17	4.39	80	5.91	8.89	80	4.96	6.21	79	3.54	0.08	95	2.90	0.25	95
Written options contracts (interest rate)	3.27	1.69	83	6.08	2.33	90	5.30	2.18	88	3.04	0.13	97	2.36	0.26	96
Purchased options contracts (interest rate)	4.23	1.29	86	0.27	1.45	59	0.27	1.46	58	0.75	0.02	94	0.57	0.07	89
Interest rate swaps	5.85	20.27	30	6.77	20.71	29	6.64	20.83	27	1.23	2.19	71	0	5.18	15
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					39.38	42.82	63	36.70	24.81	87	29.33	25.18	67		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,101,266	1,973,920	1,815,297	696,736	410,250
Interest rate contracts	2,101,266	1,973,920	1,815,297	696,736	410,250
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	499,999	613,332	524,461	288,204	204,209
Written options	392,233	630,554	559,802	247,532	166,041
Exchange-traded.....	100,500	59,000	66,000	97,000	75,000
Over-the-counter.....	291,733	571,554	493,802	150,532	91,041
Purchased options	507,000	28,000	29,000	61,000	40,000
Exchange-traded.....	106,000	28,000	29,000	61,000	40,000
Over-the-counter.....	401,000	0	0	0	0
Swaps	702,034	702,034	702,034	100,000	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,101,266	1,973,920	1,815,297	696,736	410,250
Interest rate contracts	2,101,266	1,973,920	1,815,297	696,736	410,250
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,709,033	1,343,366	1,255,495	449,204	244,209
One year or less	605,999	641,332	553,461	349,204	244,209
Over 1 year to 5 years	702,000	125,000	125,000	0	0
Over 5 years	401,034	577,034	577,034	100,000	0
Gross negative fair value (absolute value)	6,125	29,543	23,411	2,962	810
Gross positive fair value.....	9,457	19,678	17,764	5,109	4,547
Held for trading.....	0	0	0	0	0
Non-traded.....	9,457	19,678	17,764	5,109	4,547
Current credit exposure on risk-based capital derivative contracts	5,517	0	2,154	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	23.80	12.59	74	31.07	14.59	76	28.89	14.05	76	41.36	14.06	83	49.78	11.75	89
Written options	18.67	7.18	83	31.94	8.60	90	30.84	8.18	89	35.53	11.73	83	40.47	11.14	85
Exchange-traded	4.78	0.11	97	2.99	0.15	95	3.64	0.14	95	13.92	0	96	18.28	0	98
Over-the-counter	13.88	6.91	79	28.96	8.13	86	27.20	7.73	86	21.61	10.84	76	22.19	10.65	77
Purchased options	24.13	3.41	96	1.42	3.51	56	1.60	3.42	54	8.76	2.45	83	9.75	1.29	91
Exchange-traded	5.04	0.12	97	1.42	0.14	90	1.60	0.15	90	8.76	0	98	9.75	0	99
Over-the-counter	19.08	3.01	95	0	2.98	20	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	33.41	71.71	17	35.57	67.37	20	38.67	68.76	19	14.35	64.61	18	0	65.42	10
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	81.33	91.91	19	68.06	90.28	15	69.16	91.48	14	64.47	80.07	27	59.53	82.85	20
One year or less	28.84	27.90	61	32.49	31.66	60	30.49	32.05	57	50.12	15.20	87	59.53	12.75	91
Over 1 year to 5 years	33.41	29.78	58	6.33	27.15	17	6.89	27.06	18	0	22.92	14	0	22.66	16
Over 5 years	19.09	29.19	41	29.23	28.15	56	31.79	29.56	54	14.35	34.12	32	0	36.28	14
Gross negative fair value (absolute value)	0.29	1.18	16	1.50	1.65	57	1.29	1.55	52	0.43	1.30	29	0.20	0.66	25
Gross positive fair value	0.45	1.59	9	1	2.48	18	0.98	2.23	14	0.73	1.14	38	1.11	1.10	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	28	0.04	0.07	54	0.03	0.07	49	0	0	76	0	0.01	45
Gross positive fair value (X)	0.01	0.06	25	0.03	0.10	29	0.02	0.09	27	0.01	0	82	0.01	0.01	66
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	62	0.03	0.02	73	0.02	0.02	71	0.01	0	87	0.01	0.01	74
Current credit exposure (X)	0.01	0.05	27	0	0.07	6	0	0.06	18	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.59	25	0	0.91	6	0.03	0.85	17	0	0.10	18	0	0.06	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,936	48,434	48,434	39,914	24,689
Gross losses	3,058	8,948	10,946	9,299	4,338
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,216	1,512	1,875	1,877	1,508
Net losses	1,842	7,436	9,071	7,422	2,830
Provision for loan and lease losses	12,684	39,787	48,573	15,942	18,055
Adjustments	0	0	0	0	0
Ending balance	98,778	80,785	87,936	48,434	39,914
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.15	-0.12	96	0.58	0.66	46	0.52	0.51	57	0.21	0.12	82	0.27	0.12
Provision for loan and lease losses / Average loans and leases	0.19	-0.21	96	0.77	1.06	38	0.67	0.82	41	0.29	0.16	82	0.37	0.16
Provision for loan and lease losses / Net loan and lease losses	688.60	-65.12	88	535.06	587.54	61	535.48	487.86	71	214.79	142.73	76	637.99	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.32	30	1.03	1.58	17	1.12	1.58	22	0.82	0.94	35	0.81	0.94
Allowance for loan and lease losses / Total loans and leases	1.05	1.30	29	0.99	1.55	16	1.08	1.55	23	0.81	0.93	34	0.80	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	40.22	17.40	87	8.15	11.29	52	9.69	11.58	60	6.53	17.18	38	14.10	21.35
Allowance for loan and lease losses / Nonaccrual assets	336.63	330.05	64	140.28	301.93	19	191.01	299.17	35	90.41	315.75	14	75.22	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	241.86	271.93	52	100.15	249.38	18	130.32	244.34	25	89.94	283.41	17	74.70	259.30
Gross loan and lease losses / Average loans and leases	0.05	0.20	15	0.17	0.35	38	0.15	0.34	34	0.17	0.16	61	0.09	0.15
Recoveries / Average loans and leases	0.02	0.08	16	0.03	0.07	26	0.03	0.07	22	0.03	0.05	53	0.03	0.05
Net losses / Average loans and leases	0.03	0.12	23	0.14	0.28	42	0.13	0.27	37	0.14	0.11	66	0.06	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0
Recoveries / Prior year-end losses	11.11	25.09	23	16.26	24.77	35	20.16	33.98	29	43.27	41.80	60	14	51.25
Earnings coverage of net loan and lease losses (X)	89.78	26.30	87	18.67	20.97	62	21.22	22.91	65	16.95	22.46	51	38.56	29.27
Net Loan and Lease Losses By Type														
Real estate loans	0.01	0.02	54	0.11	0.04	86	0.08	0.04	75	0.05	0.02	76	0	0.01
Real estate loans secured by 1-4 family	0.01	-0.01	77	0.02	0.01	63	0.02	0.01	65	0.01	0.02	48	0.02	0.01
Revolving	-0.01	-0.07	53	0.05	0.01	74	0.04	0.01	71	0.14	0.02	89	0.10	0.02
Closed-end	0.01	-0.01	80	0.01	0.01	68	0.01	0	71	0	0.02	43	0.01	0.01
Commercial real estate loans	0.01	0.04	45	0.17	0.06	86	0.12	0.07	78	0.07	0.02	83	-0.01	0.01
Construction and land development	-0.01	0.01	34	0.09	0	91	0.06	0	86	-0.01	-0.02	29	0.01	-0.02
1-4 family	-0.01	0	13	0.03	0	93	0.03	0	93	0	0	15	0.01	0
Other	0	0.01	63	0.06	0	91	0.04	0	84	-0.01	-0.02	27	0	-0.02
Multifamily	0	0.01	52	-0.01	0	12	0	0	16	0	0	20	-0.08	0
Nonfarm nonresidential	0.02	0.05	54	0.25	0.08	85	0.18	0.11	78	0.12	0.03	86	-0.01	0.02
Owner-occupied	0	0.01	67	0	0.02	42	0.01	0.02	55	0	0.01	58	0.01	0.01
Other	0.01	0.04	59	0.25	0.05	92	0.18	0.08	82	0.12	0.01	93	-0.02	0.01
Real estate loans secured by farmland	-0.01	-0.01	17	0	0.04	16	0	0.02	16	0.13	0.01	92	0.07	0
Commercial and industrial loans	0.11	0.19	44	0.13	0.46	29	0.19	0.47	35	0.62	0.27	84	0.30	0.18
Loans to individuals	0.51	0.72	46	0.86	1.25	52	0.93	1.13	55	0.52	0.74	50	0.55	0.71
Credit card loans	191.76	2.27	98	3.54	3.33	54	2.22	2.92	30	4.24	1.89	86	0	1.65
Agricultural loans	0.38	0.02	93	-0.60	0.11	3	-0.18	0.19	5	-0.09	0.02	3	0.58	0.03
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	34	-0.01	0.14	9	-0.01	0.15	8	0.02	0.14	53	0.05	0.28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	19,046		15,091		11,867		35,973		22,743						
90+ days past due loans and leases	11,498		23,073		21,440		280		371						
Nonaccrual loans and leases	29,343		57,589		46,037		53,569		53,060						
Total past due and nonaccrual loans and leases	59,887		95,753		79,344		89,822		76,174						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	461		0		0		0		0						
Restructured nonaccrual	2,927		7,912		4,416		17,521		22,879						
Total restructured loans and leases	3,388		7,912		4,416		17,521		22,879						
30–89 days past due loans held for sale	204		731		1,373		0		0						
90+ days past due loans held for sale	11,199		22,611		21,292		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	11,403		23,342		22,665		0		0						
Restructured loans and leases in compliance	3,946		3,681		3,662		2,561		10,910						
Other real estate owned	9,877		15,217		12,426		9,899		11,481						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.20	0.29	43	0.19	0.37	35	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72
90+ days past due loans and leases	0.12	0.09	78	0.28	0.13	83	0.26	0.12	82	0	0.03	48	0.01	0.03	45
Nonaccrual loans and leases	0.31	0.54	25	0.71	0.66	61	0.57	0.66	47	0.89	0.48	85	1.06	0.49	87
90+ days past due and nonaccrual loans and leases	0.43	0.68	30	0.99	0.84	69	0.83	0.85	58	0.90	0.54	80	1.07	0.54	86
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	81	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.03	0.12	27	0.10	0.14	47	0.05	0.13	34	0.29	0.07	90	0.46	0.10	95
30–89 days past due loans held for sale	0	0	84	0.01	0	91	0.02	0	93	0	0	47	0	0	47
90+ days past due loans held for sale	0.12	0	96	0.28	0	96	0.26	0	96	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.20	0.29	43	0.19	0.37	35	0.15	0.40	17	0.60	0.31	84	0.45	0.32	72
90+ days past due assets	0.12	0.09	78	0.28	0.13	83	0.26	0.12	82	0	0.03	48	0.01	0.03	45
Nonaccrual assets	0.31	0.55	25	0.71	0.67	60	0.57	0.67	46	0.89	0.48	85	1.06	0.49	87
30+ days past due and nonaccrual assets	0.64	1	33	1.18	1.25	54	0.98	1.29	44	1.49	0.87	83	1.52	0.88	83
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.40	51	0.78	0.52	81	0.64	0.52	70	0.66	0.39	80	0.76	0.39	86
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.42	59	0.92	0.55	84	0.76	0.55	80	0.78	0.45	83	0.92	0.45	87
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.36	0.48	41	0.74	0.61	65	0.59	0.60	53	0.81	0.56	75	1.07	0.59	85
Allowance for loan and lease losses	44.17	67.85	33	94.68	66.38	80	70.65	66.66	62	136.33	92.08	75	189.03	95.97	87
Equity capital + allowance for loan and lease losses	4.30	4.12	60	9.12	5.10	87	6.91	4.97	77	8.98	4.77	85	11.91	5.09	90
Tier 1 capital + allowance for loan and lease losses	4.33	4.89	47	9.15	6.26	78	7.03	6.05	65	9.08	5.30	83	12.30	5.65	90
Loans and leases + other real estate owned	0.46	0.82	29	0.94	0.98	54	0.76	0.97	37	1.10	0.78	74	1.50	0.82	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.25	31	0.10	0.35	23	0.09	0.39	17	0.40	0.28	74	0.18	0.29	42
	90+ days past due		0.14	0.12	80	0.36	0.17	85	0.32	0.16	82	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.31	0.60	27	0.77	0.70	60	0.63	0.76	49	0.98	0.45	89	1.13	0.48	88
Commercial and industrial	30–89 days past due		0.92	0.24	94	0.21	0.24	60	0.19	0.23	57	0.38	0.22	78	0.40	0.23	77
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.28	0.65	28	0.53	0.80	34	0.31	0.75	24	0.47	0.74	48	0.78	0.61	69
Individuals	30–89 days past due		0.91	0.60	75	2.98	0.74	96	1.41	0.83	83	7.26	0.60	97	7.52	0.68	97
	90+ days past due		0	0.08	18	0.22	0.11	77	0.04	0.14	48	0.16	0.02	91	0.22	0.03	92
	Nonaccrual.....		0.11	0.17	53	0.18	0.24	55	0.12	0.28	46	0.16	0.12	69	0.86	0.15	92
Depository institution loans	30–89 days past due			0.03		0	0.01	45		0			0		0	0	50
	90+ days past due			0		0	0	48		0			0		0	0	50
	Nonaccrual.....			0		0	0	49		0			0		0	0	50
Agricultural	30–89 days past due		0.72	0.11	92	0.78	0.15	90	2.17	0.17	94	1.35	0.10	96	0.77	0.11	91
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	47	0	0.01	44
	Nonaccrual.....		1.51	0.51	86	1.46	0.72	80	0.42	0.49	67	1.48	0.80	80	0.61	0.46	75
Foreign governments	30–89 days past due			0			3.73			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.17			0.04			0.09							
Other loans and leases	30–89 days past due		0	0.11	15	0	0.14	19	0	0.18	15	0	0.28	23	0	0.18	23
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
1–4 family	30–89 days past due	0.09	0.36	19	0.14	0.51	17	0.20	0.65	15	0.14	0.53	13	0.38	0.52	50
	90+ days past due	0.38	0.25	82	0.96	0.36	86	0.94	0.33	86	0	0.05	28	0	0.04	22
	Nonaccrual	0.37	0.76	26	0.54	0.91	33	0.51	0.89	33	0.75	0.55	76	0.84	0.61	71
Revolving	30–89 days past due	0.72	0.33	86	0.22	0.40	37	0.35	0.48	43	0.42	0.36	63	1.11	0.36	88
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	0.41	1.05	33	0.70	1.28	47	0.60	1.13	41	0.81	0.34	83	0.37	0.35	58
Closed-end	30–89 days past due	0.06	0.36	16	0.13	0.52	19	0.19	0.65	15	0.13	0.56	14	0.33	0.54	46
	90+ days past due	0.40	0.27	82	1.01	0.41	85	0.99	0.38	86	0	0.05	29	0	0.05	24
	Nonaccrual	0.37	0.71	28	0.53	0.89	37	0.51	0.87	35	0.74	0.57	73	0.86	0.64	68
Junior lien	30–89 days past due	0	0.01	26	0.02	0.02	60	0.01	0.02	52	0	0.02	41	0.01	0.02	44
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.06	0.04	73	0.03	0.05	41	0.03	0.04	40	0.04	0.03	64	0.06	0.03	75
Commercial real estate	30–89 days past due	0.12	0.16	52	0.07	0.21	30	0.04	0.26	23	0.53	0.15	88	0.08	0.16	44
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.29	0.48	43	0.82	0.53	74	0.68	0.62	58	1.05	0.34	93	1.27	0.41	91
Construction and development	30–89 days past due	0.13	0.15	68	0.14	0.24	59	0.10	0.28	49	1.18	0.20	90	0.20	0.17	64
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.15	0.31	61	0.62	0.32	83	0.37	0.41	70	1.11	0.18	92	1.33	0.18	93
1–4 family	30–89 days past due	0.05	0.03	77	0.07	0.03	80	0.08	0.03	77	0.36	0.05	91	0.08	0.07	74
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.06	0.02	86	0.19	0.03	90	0.26	0.03	92	0.34	0.01	94	0.50	0.04	94
Other	30–89 days past due	0.08	0.10	72	0.07	0.17	56	0.02	0.22	38	0.82	0.12	90	0.12	0.06	80
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.08	0.25	58	0.43	0.26	79	0.11	0.35	54	0.77	0.14	90	0.83	0.10	94
Multifamily	30–89 days past due	0.60	0.09	92	0	0.09	24	0	0.09	22	0	0.03	38	0	0.03	74
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.01	0.12	18	0.03	0.21	29	0	0.23	13	0.13	0.13	58	0.02	0.17	23
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.44	0.58	51	1.07	0.68	76	1	0.80	64	1.09	0.36	90	1.38	0.52	88
Owner Occupied	30–89 days past due	0	0.04	27	0.02	0.07	39	0	0.07	16	0.10	0.06	71	0.01	0.08	29
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.06	0.20	25	0.21	0.26	44	0.19	0.27	40	0.15	0.19	49	0.15	0.20	51
Other	30–89 days past due	0	0.07	28	0.01	0.13	30	0	0.14	22	0.02	0.05	56	0.01	0.07	44
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.38	0.31	66	0.85	0.36	81	0.81	0.44	75	0.93	0.14	97	1.24	0.22	92
Farmland	30–89 days past due	0.06	0.13	65	0.54	0.24	83	0.05	0.11	63	0.82	0.21	86	0.23	0.09	80
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0.07	1.06	46	2.84	1.49	80	1.08	1.13	66	2.36	1.06	78	1.01	0.49	79
Credit card	30–89 days past due	0	0.79	7	0.04	0.92	16	0.01	0.95	15	56.27	0.87	98	52.85	1.03	98
	90+ days past due	0	0.40	16	0.09	0.55	32	0.01	0.63	27	3.51	0.18	98	6.09	0.26	96
	Nonaccrual	0	0.08	36	0.07	0.06	79	0	0.05	37	0.02	0	92	1.02	0.07	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	234,427	241,862	247,753	248,693	221,987										
Retained earnings	652,402	498,856	535,424	419,522	384,164										
Accumulated other comprehensive income (AOCI)	29,577	17,484	28,169	18,269	-12,691										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	916,406	758,202	811,346	686,484	593,460										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	65,085	74,517	72,208	71,241	94,748										
Accumulated other comprehensive income-related adjustments	29,577	17,485	28,169	18,269	-12,691										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	821,744	666,200	710,969	596,974	511,403										
Adjustments and deductions for common equity tier 1 capital	0	0	0	6,416	24,998										
Common equity tier 1 capital	821,744	666,200	710,969	590,558	486,405										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	86,135	89,152	85,200	88,217	86,970										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	86,135	89,152	85,200	88,217	86,970										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	86,135	89,152	85,200	88,217	86,970										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	159,121	158,681	158,791	100,000	100,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	100,697	85,647	93,148	52,401	43,203										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					10										
Tier 2 capital before deductions	259,818	244,328	251,939	152,401	143,213										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	259,818	244,328	251,939	152,401	143,213										
Exited advanced approach tier 2 capital															
Total capital	1,167,697	999,680	1,048,108	831,176	716,588										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,690,423	10,032,563	10,371,423	7,994,140	6,925,048										
Less: Deductions from common equity tier 1 capital	65,085	74,517	72,208	77,657	119,746										
Less: Other deductions	304,469	651,810	606,917	0	0										
Total assets for leverage ratio	11,320,869	9,306,236	9,692,298	7,916,483	6,805,302										
Total risk-weighted assets	9,906,834	8,111,522	8,365,767	6,649,129	5,576,091										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	8.29	12.59	2	8.50	12.35	2	8.88	12.50	4	8.72	12.37	3			
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0	50	0	0	50			
Tier 1 capital, column A	9.16	13.31	2	9.31	12.97	2	9.52	13.08	1	10.21	13.19	7	10.28	13.03	9
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	11.79	15.21	2	12.32	15.12	6	12.53	15.23	7	12.50	14.63	14	12.85	14.48	23
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	8.02	9.07	21	8.12	9.05	22	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72								

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		11,107			12,452			15,840			10,887			10,585	-10.80	86.33	
Other insurance activities income		11,107			12,452			15,840			10,887			10,585	-10.80	86.33	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		235,763			155,239			154,548			152,101			146,957	51.87	246.09	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			40			33.33					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			0			0					
Insurance activities revenue / Adjusted operating income	2.41	0.38	93	3.03	0.41	93	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	31.14			40.11			38.23			100			50					
Other premium income / Total premium income	68.86			59.89			61.77			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62											
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.42	11.72	93	18.57	11.07	83	17.48	11.03	76	20.92	11.53	84	23.96	13.70	94			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			0			0	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			-47.91			-27.26	
Total selected assets.....		3.36			2.65			2.04			-25.04			5.03	
Deposits		10.74			-1.43			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,960,954	1,916,116	1,932,432	1,760,285	1,575,072	2.34	
1–4 family residential loans		1,960,954	1,916,116	1,932,432	1,760,285	1,575,072	2.34	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		16.35	18.48	18.29	21.62	22.38		
1–4 family residential loans		16.35	18.48	18.29	21.62	22.38		
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		42.69	41.57	40.53	44.53	42.87		
1–4 family residential loans		1.12	1.07	1.15	1.23	1.13		
Home equity lines		0	0.07	0.10	0.08	0.09		
Credit card receivables.....		1.12	1.53	1.23	2.06	2.40		
Auto loans and other consumer loans.....		8.44	13.83	12.31	8.44	6.88		
Commercial and industrial loans		46.62	41.94	44.68	43.66	46.63		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		16,770	5,104	59,353	88,381	25,012	228.57	
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		16,770	5,104	59,353	88,381	25,012	228.57	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		83,467	105,153	118,227	37,422	36,182	-20.62	
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		83,467	105,153	118,227	37,422	36,182	-20.62	
Total past due securitized assets.....		100,237	110,257	177,580	125,803	61,194	-9.09	
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.86	0.27	3.07	5.02	1.59
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.86	0.27	3.07	5.02	1.59
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.26	5.49	6.12	2.13	2.30
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.26	5.49	6.12	2.13	2.30
Total past due securitized assets percent of securitized assets	5.11	5.75	9.19	7.15	3.89
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.38	0.19	1.55	2.61	1.03
Home equity lines	0.72	0.22	0.35	0.42	1.11
Credit card receivables	0	0.04	0.01	56.27	52.85
Commercial and industrial loans	0.92	0.21	0.19	0.38	0.40
All other loans and leases	0.14	0.21	0.11	0.77	0.39
Total managed loans past due 30–89 days	0.31	0.20	0.71	1.60	0.72
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.96	3.06	3.42	1.08	1.28
Home equity lines	0	0	0	0	0
Credit card receivables	0	0.09	0.01	3.51	6.09
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.01	0	0	0
Total managed loans past due 90+ days	0.83	1.28	1.39	0.48	0.55
Total Past Due Managed Assets	1.15	1.48	2.09	2.08	1.28
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.01	0.01	0	0.01
Home equity lines	-0.01	0.05	0.04	0.14	0.10
Credit card receivables	191.76	3.54	2.22	4.24	0
Commercial and industrial loans	0.11	0.13	0.19	0.62	0.30
All other loans and leases	0.02	0.17	0.13	0.08	0.04
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.10	0.09	0.10	0.04

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		13,000	26,300	26,300	33,216	29,821	-50.57	0.34
Dividends		13,000	26,300	26,300	33,216	29,821	-50.57	0.34
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		2,045	3,075	3,090	2,131	115	-33.50	-75.04
Dividends		2,045	3,075	3,090	2,131	115	-33.50	-75.04
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		15,045	29,375	29,390	35,347	29,936	-48.78	-28.86
Securities gains (losses)		0	0	0	0	0		
Other operating income		2,339	2,337	3,119	1,128	779	0.09	5097.78
Total operating income		17,384	31,712	32,509	36,475	30,715	-45.18	-17.98
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		7,212	5,534	7,954	5,982	5,974	30.32	13507.55
Other expenses		3,280	3,658	4,797	6,443	6,260	-10.33	221.88
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		10,492	9,192	12,751	12,425	12,234	14.14	878.73
Income (loss) before taxes		6,892	22,520	19,758	24,050	18,481	-69.40	-65.75
Applicable income taxes (credit)		-2,080	-1,741	-2,452	2,001	0		
Extraordinary items								
Income before undistributed income of subsidiaries		8,972	24,261	22,210	22,049	18,481	-63.02	-55.41
Equity in undistributed income of subsidiaries		112,380	55,073	93,692	26,378	72,572	104.06	452.64
Bank subsidiaries		112,939	56,612	94,549	26,276	70,659	99.50	357.48
Nonbank subsidiaries		-559	-1,539	-857	102	1,913		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		121,352	79,334	115,902	48,427	91,053	52.96	199.95
Memoranda								
Bank net income		125,939	82,912	120,849	59,492	100,480	51.89	234.56
Nonbank net income		1,486	1,536	2,233	2,233	2,028	-3.26	-61.31
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,077,922	92.28	920,326	90.57	967,519	91.06	812,396	725,161	17.12	224.83
Common and preferred stock		1,077,922	92.28	920,326	90.57	967,519	91.06	812,396	725,161	17.12	224.83
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		7,527	0.64	7,417	0.73	8,095	0.76	8,960	8,857	1.48	117.10
Common and preferred stock		7,527	0.64	7,417	0.73	8,095	0.76	8,960	8,857	1.48	117.10
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		50,901	4.36	50,918	5.01	50,914	4.79	38,930	15,946	-0.03	44945.13
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		24,677	2.11	28,624	2.82	28,160	2.65	22,063	32,786	-13.79	5457.88
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	493		
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		7,119	0.61	8,907	0.88	7,818	0.74	1,466	1,729	-20.07	1024.64
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,168,146	100.00	1,016,192	100.00	1,062,506	100.00	883,815	784,972	14.95	247.14
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	2,000	0.20	0	0	2,000	2,000	-100.00	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		159,121	13.62	158,681	15.62	158,791	14.94	100,000	100,000	0.28	
Other liabilities		6,442	0.55	8,103	0.80	7,129	0.67	7,061	2,488	-20.50	16005.00
Balance due to subsidiaries and related institutions		86,177	7.38	89,206	8.78	85,241	8.02	88,271	87,024	-3.40	110.78
Total liabilities		251,740	21.55	257,990	25.39	251,161	23.64	197,332	191,512	-2.42	486.46
Equity Capital		916,406	78.45	758,202	74.61	811,345	76.36	686,483	593,460	20.87	212.15
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		70	0.01	70	0.01	70	0.01	70	68	0.00	45.83
Common surplus		288,968	24.74	287,412	28.28	288,564	27.16	287,671	262,164	0.54	516.73
Retained earnings		652,402	55.85	498,856	49.09	535,423	50.39	419,522	384,164	30.78	170.89
Accumulated other comprehensive income		29,577	2.53	17,484	1.72	28,169	2.65	18,269	-12,691	69.17	148.13
Other equity capital components		-54,611	-4.68	-45,620	-4.49	-40,881	-3.85	-39,049	-40,245		
Total liabilities and equity capital		1,168,146	100.00	1,016,192	100.00	1,062,506	100.00	883,815	784,972	14.95	247.14
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		86,177	7.38	89,206	8.78	85,241	8.02	88,271	87,024	-3.40	110.78
Notes payable to subsidiaries that issued TPS		86,177	7.38	89,206	8.78	85,241	8.02	88,271	87,024	-3.40	116.29
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	18.67	12.52	89	14.85	6.29	93	15.89	7.29	93	7.62	10.58	19	13.59	11.03	79
Bank net income / Average equity investment in banks	16.39	12.35	80	12.94	6.43	88	13.78	7.45	88	7.71	10.85	17	14.78	11.56	78
Nonbank net income / Average equity investment in nonbanks	26.99	13.18	83	24.81	8.01	86	27.15	9.75	85	24.43	12.07	76	25.49	10.83	80
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	103.78	96.45	69	104.51	87.60	57	104.27	88.16	61	122.85	103.77	95	110.35	104.73	78
Nonbank net income / Parent net income	1.22	3.22	55	1.94	4.43	63	1.93	3.59	59	4.61	1.08	86	2.23	0.99	77
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	27.47	16.51	81	34.03	20.37	79	30.96	20.06	79	28.75	9.66	94	32.27	9.50	96
Total debt / Equity capital	17.36	11.37	76	21.19	14.74	75	19.57	14.41	75	14.86	3.93	88	17.19	3.94	90
Total debt + notes payable to subs that issued TPS / Equity capital	26.77	13.41	84	32.96	17.04	80	30.08	16.67	80	27.72	7.99	95	31.85	7.93	96
Total debt + Loans guaranteed for affiliate / Equity capital	17.36	11.46	76	21.19	15.02	75	19.57	14.68	75	14.86	3.97	88	17.19	3.98	90
Total debt / Equity capital – excess over fair value	17.36	11.47	76	21.19	14.86	74	19.57	14.52	75	14.86	3.93	88	17.19	3.94	90
Long-term debt / Equity capital	17.36	10.65	77	20.93	13.73	77	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90
Short-term debt / Equity capital	0	0.55	39	0.26	0.92	76	0	0.77	38	0.29	0.01	93	0.34	0.03	92
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	22.83	40.69	32	13.25	32.61	31	15.42	34.67	32	25.91	14.37	72	30.77	15.49	71
Double Leverage															
Equity investment in subs / Equity capital	118.45	103.15	93	122.36	103.27	96	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94
Total investment in subs / Equity capital	118.45	108.29	84	122.36	110.46	84	120.25	110.16	84	119.65	104.48	93	123.68	104.38	94
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.04	0.27	88	1.60	0.69	79	1.42	0.47	84	2.79	0.44	93	1.54	0.36	89
Equity investment in subs – equity cap / Net income-div (X)	1.08	0.85	72	1.60	2.31	55	1.42	1.82	52	3.81	1.47	87	1.97	1.18	83
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	130.94	152.56	47	363.94	128.63	96	274.18	136.59	91	135.23	153.39	56	96.73	113.37	43
Cash from ops + noncash items + op expense / Op expense + dividend	166.13	155.61	63	278.34	142.45	88	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	76.57	94.59	31	171.38	140.42	66	147.82	134.08	66	57.94	105.99	16	97.09	108.88	39
Pretax operating income + interest expense / Interest expense	195.56	1,645.53	15	506.94	1,826.91	30	348.40	2,016.32	20	502.04	17,211.14	18	409.36	1,631.73	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	167.07	1,896.20	12	349.47	1,413.95	25	257.57	1,539.23	18	301.98	2,481.22	13	259.72	1,015.91	29
Dividends + interest from subsidiaries / Interest expense + dividends	129.87	174.48	43	530.81	144.62	96	369.50	150.43	92	185.55	196.13	64	117.34	140.89	52
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.65	3.29	61	4.41	3.69	61	4.43	3.85	61	6.68	1.59	86	3.92	1.59	79
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46	0	0	50	0	0	50
Nonaccrual	0	1.04	44	0	0.80	40	0	1.03	40	0	8.16	42	0	0.70	46
Total	0	1.64	41	0	0.92	37	0	1.13	37	0	8.16	42	0	0.70	46
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	1.76	47	0.07	2.95	49	0.07	2.66	46	0.10	0.13	70	0.10	0.14	71
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	48.74	69.90	37	0	84.44	1	0	81.10	1	59.27	65.39	46	105.72	87.25	70
Dividends declared / Net income.....	3.60	27.22	10	0	49.77	4	0	42.29	4	26.98	25.65	49	21.46	24.10	45
Net income – dividends / Average equity.....	18	9.25	90	14.85	3.19	96	15.89	4.14	95	5.56	7.61	23	13.12	8.12	89
Percent of Dividends Paid															
Dividends from bank subsidiaries	297.28	160.45	79		130.19			132.17		254.18	160.93	80	152.62	131.90	63
Dividends from nonbank subsidiaries	46.76	6.19	90		3.74			3.41		16.31	2.59	88	0.59	2.83	70
Dividends from subsidiary holding companies.....	0	6.32	45		2.34			4.85		0	0	48	0	0	48
Dividends from all subsidiaries	344.04	213.42	79		167.02			174.85		270.49	209.89	80	153.21	144.51	61
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	10.32	43.30	16	31.72	61.85	28	21.76	60.28	16	55.83	45.88	59	29.68	33.37	45
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries.....	10.32	48.70	16	31.72	71.13	26	21.76	62.88	15	55.83	48.40	57	29.68	35.67	43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	137.62	66.90	83	200.20	52.29	91	138.38	56.39	85	95.43	76.61	53	5.67	80.47	19
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	137.62	94.31	77	200.20	70.62	86	138.38	79.84	79	95.43	83.73	52	5.67	96.62	16
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	74.78	72.55	31	82.93	68	37	80.90	69.76	34	91.07	77.61	33	97.09	72.95	55
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	74.78	82.68	25	82.93	80.80	28	80.90	82.20	25	91.07	94.06	23	97.09	89.39	41
Dividends from nonbank subsidiaries	11.76	3.56	86	9.70	2.36	85	9.51	1.95	87	5.84	1.13	86	0.37	2.65	69
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	11.76	5.69	83	9.70	5.80	78	9.51	4.70	81	5.84	1.56	84	0.37	3.33	65
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66		4,460.30	216.76	97		135.13		4,413.55	1,178.56	90	4,351.20	854.19	93
Loans and advances from subsidiaries / Total debt	54.16	28.03	76	55.52	27.05	76	53.68	27.08	77	86.54	70.71	70	85.32	81.26	69